

**Total:** **\$131,224.00**  
(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re **Jose U Bermea**  
**Sandra R. Bermea**Case No. **12-51172 C**  
(If known)**AMENDED 5/7/2015**  
**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds  
\$155,675.\*

- ☒
- 11 U.S.C. § 522(b)(2)
- 
- ☐
- 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
LOT 13 & 14 BLOCK 32 LA PRYOR AKA 413 GRANT N ST, LA PRYOR, TX ZAVALA COUNTY, 78872	11 U.S.C. § 522(d)(1)	\$16,542.09	\$82,724.00
LOT S60'(11&12) BLOCK 65 LA PRYOR AKA 242 HWY 57 W HWY LA PRYOR, TX, ZAVALA COUNTY, 78872	11 U.S.C. § 522(d)(5)	\$25,450.00	\$48,500.00
HOUSEHOLD GOODS	11 U.S.C. § 522(d)(3)	\$5,500.00	\$5,500.00
WEARING APPAREL	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
JEWELRY	11 U.S.C. § 522(d)(4)	\$275.00	\$275.00
TERM INSURANCE	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
RETIREMENT	11 U.S.C. § 522(d)(12)	\$120.00	\$120.00
2002 HONDA ODYSSEY	11 U.S.C. § 522(d)(2)	\$969.50	\$3,737.50
2008 DODGE CHARGER	11 U.S.C. § 522(d)(2)	\$3,374.35	\$14,650.00
TOOLS OF THE TRADE	11 U.S.C. § 522(d)(6)	\$3,700.00	\$3,700.00
2 DOGS, 1 CAT	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		<b>\$56,330.94</b>	<b>\$159,606.50</b>

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

In re **Jose U Bermea**  
**Sandra R. Bermea**

Case No. **12-51172 C**Chapter **7**

**AMENDED 5/7/2015  
SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$131,224.00		
B - Personal Property	No	4	\$29,896.05		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	No	2			\$86,465.68
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	3			\$38,134.39
F - Creditors Holding Unsecured Nonpriority Claims	No	6			\$111,520.16
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1			
J - Current Expenditures of Individual Debtor(s)	No	2			
TOTAL		22	\$161,120.05	\$236,120.23	

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

In re **Jose U Bermea**  
**Sandra R. Bermea**

Case No. **12-51172 C**Chapter **7****AMENDED 5/7/2015****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$34,434.39</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$34,434.39</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>\$4,403.91</b>
Average Expenses (from Schedule J, Line 22)	<b>\$3,830.86</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>\$3,483.55</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$2,030.50</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$38,134.39</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$111,520.16</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$113,550.66</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Jose U Bermea**  
**Sandra R. Bermea**

Case No. **12-51172 C**  
(if known)

**AMENDED 5/7/2015**  
**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 5/7/2015

Signature /s/ Jose U Bermea  
**Jose U Bermea**

Date 5/7/2015

Signature /s/ Sandra R. Bermea  
**Sandra R. Bermea**

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea**  
**Sandra R. Bermea**

CASE NO **12-51172 C**

CHAPTER **7**

**AMENDED 5/7/2015**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$131,224.00	\$69,393.51	\$61,830.49	\$41,992.09	\$19,838.40
1.	Cash on hand.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$213.55	\$0.00	\$213.55	\$0.00	\$213.55
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$5,500.00	\$0.00	\$5,500.00	\$5,500.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Wearing apparel.	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
7.	Furs and jewelry.	\$275.00	\$0.00	\$275.00	\$275.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$120.00	\$0.00	\$120.00	\$120.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea**  
**Sandra R. Bermea**

CASE NO **12-51172 C**

CHAPTER **7**

**AMENDED 5/7/2015**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet # 1*

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$18,387.50	\$14,043.65	\$4,343.85	\$4,343.85	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$3,700.00	\$0.00	\$3,700.00	\$3,700.00	\$0.00
30.	Inventory.	\$1,300.00	\$0.00	\$1,300.00	\$0.00	\$1,300.00
31.	Animals.	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTALS:</b>		<b>\$161,120.05</b>	<b>\$83,437.16</b>	<b>\$77,682.89</b>	<b>\$56,330.94</b>	<b>\$21,351.95</b>

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<b><u>Real Property</u></b>			
(None)			
<b><u>Personal Property</u></b>			
(None)			
<b>TOTALS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Non-Exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<b><u>Real Property</u></b>				
LOT S60'(11&12) BLOCK 65 LA PRYOR	\$48,500.00	\$3,211.60	\$45,288.40	\$19,838.40

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea**  
**Sandra R. Bermea**

CASE NO **12-51172 C**

CHAPTER **7**

**AMENDED 5/7/2015**  
**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet # 2*

**Personal Property**

ZAVALA CHECKING	\$100.00	\$100.00	\$100.00
ZAVALA SAVINGS	\$30.00	\$30.00	\$30.00
ZAVALA BUSINESS	\$80.00	\$80.00	\$80.00
BANK OF AMERICA CHECKING	\$3.55	\$3.55	\$3.55
INVENTORY	\$1,300.00	\$1,300.00	\$1,300.00
<b>TOTALS:</b>	<b>\$50,013.55</b>	<b>\$3,211.60</b>	<b>\$46,801.95</b>
		<b>\$21,351.95</b>	

<b>Summary</b>	
A. Gross Property Value (not including surrendered property)	<b>\$161,120.05</b>
B. Gross Property Value of Surrendered Property	<b>\$0.00</b>
C. Total Gross Property Value (A+B)	<b>\$161,120.05</b>
D. Gross Amount of Encumbrances (not including surrendered property)	<b>\$83,437.16</b>
E. Gross Amount of Encumbrances on Surrendered Property	<b>\$0.00</b>
F. Total Gross Encumbrances (D+E)	<b>\$83,437.16</b>
G. Total Equity (not including surrendered property) / (A-D)	<b>\$77,682.89</b>
H. Total Equity in surrendered items (B-E)	<b>\$0.00</b>
I. Total Equity (C-F)	<b>\$77,682.89</b>
J. Total Exemptions Claimed (Wild Card Used: \$25,450.00, Available: \$0.00)	<b>\$56,330.94</b>
K. Total Non-Exempt Property Remaining (G-J)	<b>\$21,351.95</b>



**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Jose U Bermea**  
**Sandra R. Bermea**

CASE NO. **12-51172 C**

CHAPTER **7**

**Certificate of Service-**

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I hereby certify that a true and correct copy of the foregoing  
Amended Schedule A, C, Summary of Schedules, Declaration of Schedules, were served via first class , United States  
mail, postage prepaid , on May 7, 2015 on the following:

\_\_\_\_\_/S/\_\_\_\_\_  
by Jose L. Soria

NOTICE TO THE FOLLOWING:

Jose U Bermea  
P.O. BOX 707  
LA PRYOR, TX 78872

United States Trustee  
615 E. Houston, Suite 533  
P.O. Box 1539  
San Antonio, Texas 78205